What is Claimed is:

1.   A method for providing a receipt to a user comprising:

receiving at a host terminal receipt information from a point of sale or self service terminal;

creating an image of a receipt using the receipt information; and

including the receipt image in a customer bank or account statement.

2.   A method as claimed in claim 1, further comprising defining a format or layout for the receipt image using a template or form.

3.   A method as claimed in claim 2, further comprising storing the template or form at the point of sale or self-service terminal, and sending the receipt information in or with the template to the host terminal.

4.   A method as claimed in claim 2, further comprising storing the template or form at the host terminal, and using the receipt information and the template or form to create the receipt image.

5.   A method as claimed in claim 4, wherein a plurality of templates are stored at the host terminal.

6.   A method as claimed in claim 5, further comprising identifying the receipt issuing party; searching for the template associated with that party, and using the template found to create the receipt image.

7.   A system for providing a receipt to a user, the system comprising:

means for receiving at a host terminal receipt information from a point of sale or self service terminal;

means for creating an image of a receipt using the receipt information; and

means for including the receipt image in a customer bank or account statement.

8.   A system as claimed in claim 7, further comprising a template or form for defining a format or layout for the receipt image.

9.   A system as claimed in claim 8, wherein the template or form is stored in the self-service or point of sale terminal, and the self-service or point of sale terminal is operable to send the receipt information in or with the template or form to the host terminal.

10.   A system as claimed in claim 8, wherein the template or form is stored in the host, and the host is operable to generate the receipt image by including the receipt information received from the point of sale or self-service terminal in the template or form.

11.   An automated teller machine (ATM) comprising:

an ATM receipt image template;

means for providing ATM transaction information when an ATM customer carries out an ATM transaction; and

means for sending ATM transaction information to a remote terminal together with or in association with the ATM receipt image template.

12.   A self-service or point of sales terminal comprising:

a receipt image template;

means for receiving transaction information; and

means for sending the transaction information to a remote terminal together with or in association with the receipt image template.

13.   A method of operating an automated teller machine (ATM) to provide an ATM customer carrying out an ATM transaction at the ATM with an ATM transactional receipt, the method comprising:

generating receipt information associated with the ATM transaction;

creating an image of the ATM transactional receipt based upon the receipt information associated with the ATM transaction; and

delivering the image of the ATM transactional receipt to the ATM customer at a location other than at the ATM.

14.   A method as claimed in claim 13, wherein delivering the image includes delivering the image of the ATM transactional receipt to the ATM customer in a customer bank or account statement.

15.   An automated teller machine (ATM) comprising:

means for generating receipt information associated with an ATM transaction carried out by an ATM customer;

means for creating an image of an ATM transactional receipt based upon the receipt information associated with the ATM transaction; and

selecting means for enabling the ATM customer to select a location other than at the ATM at which the image of the ATM transactional receipt is to be provided.